

**U.S. Department of Energy
Office of Energy Efficiency
and Renewable Energy**



**MILLION
SOLAR ROOFS
FINANCIAL
RESOURCE GUIDE**

August 1998

Chicago Regional Support Office
<http://www.eren.doe.gov/crso>



Your Source for Strategies and Solutions



Department of Energy

Washington, DC 20585

July 1998

To Our Customers:

Thank you for your interest in the Million Solar Roofs Initiative. The goal of this Initiative is to install one million solar energy systems on buildings in the United States by the year 2010. The successful accomplishment of this Initiative could result in a reduction in carbon dioxide emissions equal to the amount produced by 850,000 automobiles. It could create 70,000 new jobs for the U.S. economy and strengthen our nation's competitiveness in future global markets.

The U.S. Department of Energy, as the lead Federal agency for this Initiative, is working with industry, utilities, Federal agencies, state and local governments, and other organizations to remove market barriers to solar energy use and to build demand for solar energy products and applications. Our objective at the Office of Energy Efficiency and Renewable Energy is to provide information and services that will help promote solar technology to strengthen our nation's economy and protect our natural resources for future generations.

This guide was developed in response to numerous inquiries about financial incentives for the Million Solar Roofs Initiative. There are many existing Federal and state financial resources applicable to building-based photovoltaic and solar thermal installations. This guide catalogs tax incentives, grants, loan programs, and state-specific incentives for this region. The guide also includes information on private financing, including GMAC's recently announced solar mortgages for new and existing homes.

As a homeowner, business, community, local government, or other organization, you can take advantage of solar energy's clean and proven technology to heat and power your homes and businesses. You can join the thousands of people all over the country who have found that solar energy is a viable solution to building needs. We hope that this guide provides a useful starting point for developing a successful solar energy project.

Sincerely,

Dan W. Reicher
Assistant Secretary
Office of Energy Efficiency and Renewable Energy



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OVERVIEW

The goal of the Million Solar Roofs Initiative is to install one million solar energy systems on buildings across the U.S. by the year 2010. In doing this, emission of greenhouse gases will be slowed, high-tech jobs in the solar energy industry will be created, and the position of U.S. companies in the global solar energy industry will be strengthened. The initiative will include photovoltaic(PV), solar water heating systems, and solar space heating systems.

The Chicago Regional Support Office (CRSO) promotes the Million Solar Roofs Initiative for the Department of Energy's Office of Energy Efficiency and Renewable Energy in the Great Lakes region. CRSO serves Illinois, Indiana, Iowa, Michigan, Minnesota, Missouri, Ohio, and Wisconsin.

*This document outlines **financial** resources available to parties interested in the Million Solar Roofs Initiative. These resources support photovoltaic and/or solar thermal applications. This list is not intended to be comprehensive and does not include funding sources for solar research projects. Local utilities should also be contacted for additional information, as many offer leasing programs, rebates, low interest loans or grant programs. Information for this list was drawn heavily from the following excellent information web resources:*

- *DSIRE database: "Table of State Financial Incentives," <http://www.ncsc.ncsu.edu/dsire.htm>;*
- *SEIA list of available federal loan programs: <http://www.seia.org/mrfedloan.html>;*
- *Financial Incentives for Investment in Renewable Energy Systems Information Briefs: <http://www.eren.doe.gov/consumerinfo/refbriefs/la8.html> and .../la7.html;*
- *National Conference of State Legislatures: <http://www.ncsl.org/programs/esnr/incentiv.htm>; and*
- *Environmental Grantmakers Association Foundation list: <http://www.ega.org/members.html>.*
- *Additional general funding opportunities are described on the FUNDING listserv, available by subscribing to funding@listserv.energy.wsu.edu at the public mailing lists of the <http://listserv.energy.wsu.edu> website.*

For further information on the Million Solar Roofs Program in this region, contact Juli Pollitt, (312)886-8571 at the Chicago Regional Support Office. If you know of additional resources for this list, please contact Cecilia Breheny at (312) 886-8587, or at Cecilia.Breheny@hq.doe.gov. This list was last updated August, 1998.

Note:

The business and foundation resources in this document have been compiled from information available on the World Wide Web and are being made available to you for your information only. The Department of Energy has made no attempt to verify any of the information and makes no representations with respect to any of the organizations listed.

FEDERAL TAX INCENTIVES

Modified Accelerated Cost Recovery System (Accelerated Depreciation; 26 USC Sec. 168)

Government offers a 5-year (as opposed to 20-yr) accelerated depreciation schedule for solar equipment.

Available to: commercial

Eligible Technology: photovoltaics, solar thermal

Additional Info: www.seia.org/legdepre.htm

Business Energy Tax Credit (Federal 10% Investment Tax Credit) (26 USC Sec. 48)

Tax credit up to 10% can be taken on investment or purchase and installation amount when income tax forms are filed.

Available To: commercial

Eligible Technology: photovoltaics, solar thermal

Additional Info: www.seia.org/taxcredi.htm, or instructions for IRS forms 3468 and 3800.

Residential Rebate Tax Exemption (Energy Policy Act of 1992)

Utility rebates for residential solar systems and energy efficient appliances are not taxable.

Available To: residential

Eligible Technology: photovoltaics, solar thermal

Additional Info: www.eren.doe.gov/consumerinfo/refbriefs/la8.html or http://www.irs.ustreas.gov/prod/forms_pubs/pubs/p171302.htm

Business Rebate Tax Exemption

After 1996, only 35% of the value of utility rebates for solar systems and appliances is taxable.

Available To: commercial, industrial

Eligible Technology: photovoltaics, solar thermal

Additional Info: www.eren.doe.gov/consumerinfo/refbriefs/la7.html

PROPOSED Solar Tax Credit*

15% of rooftop solar system; up to \$1,000 for solar water heating and \$2,000 for PV. It would apply to systems put in service in 1999. Credit would extend to 2003 for solar thermal and 2005 for PV. Taxpayers could choose between proposed and current tax credit.

Available To: commercial, residential

Eligible Technology: photovoltaics, solar thermal

* This credit was proposed Jan. 1998 and has not been approved.

Renewable Energy Production Incentive (REPI); (10 CFR 451)

1.5 cent/kWh (adjusted for inflation) incentive payment.

Available To: state-owned corporations or power facilities, nonprofit elec. co-op, municipal utility

Eligible Technology: photovoltaics, solar thermal

Additional Info: www.eren.doe.gov/utilities/rep.html

Policy: Robert.Brewer@hq.doe.gov (202)586-2206

Implementation: Jim_Spaeth@nrel.gov (303)275-4706

FEDERAL GRANTS

DOE/UPVG TEAM-UP Program

Grants to help develop sustainable markets and opportunities for grid-connected and grid-independent photovoltaic applications. 1999 request for proposals will be announced late fall 1998.

Available To: Teams made up of: utilities, independent power producers, industry, others.

Eligible Technology: photovoltaics

Additional Info: http://www.ttcorp.com/upvg/team_mn.htm or contact: Utility PhotoVoltaic Group (UPVG), 1800 M St. N.W., Suite 300, Wash., DC 20036, (202)857-0898.

DOE Municipal Energy Management Program

Grants up to \$75,000 for applied energy research and demonstration projects and up to \$25,000 for technology transfer projects. Cost-sharing and partnerships with public and private entities are required.

Available To: local governments, municipalities, cities

Eligible Technology: photovoltaics, solar thermal

Additional Info: http://www.eren.doe.gov/buildings/state_and_community/memp.html, or contact: Eric Thomas, (202)586-2242.

DOE Weatherization Assistance Program

DOE provides grants to states, which subgrant to local agencies to install energy conservation measures for low-income households.

Available To: State agencies through DOE, and residential (single/multi-family low income) parties through state agency.

Eligible Technology: solar hot water heaters

Additional Info: www.eren.doe.gov/consumerinfo/refbriefs/la3.html or contact: DOE: Chicago Regional Support Office, One South Wacker Drive, Suite 2380, Chicago, IL 60606, (312)353-6749. State Agency: See *Local Contact Information*

USDA Rural Business Enterprise Grant

Grants to facilitate the development of small business enterprises in rural areas. Eligible activities include land acquisition, construction, rehabilitation, building, roads, utilities.

Available To: *Rural* commercial, public, non-profit, Indian tribal groups

Eligible Technology: potentially photovoltaics, solar thermal

Additional Info: <http://www.rurdev.usda.gov/rbs/busp/rbeg.htm> or contact: local USDA rural development office (see *Local Contact Information*)

USDA RBS Rural Economic Development Grant Program

Grants up to \$400,000 are used to establish revolving loan funds for infrastructure or community facilities in rural areas.

Available To: rural utility service borrowers

Eligible Technology: potentially photovoltaics, solar thermal

Additional Info: <http://www.rurdev.usda.gov/rbs/busp/redg.htm> or contact: local USDA rural development office (see *Local Contact Information*)

EPA Environmental Justice through Pollution Prevention Grant

Funds up to \$250,000 for pollution prevention/source reduction projects that have a direct impact on minority/low-income/tribal communities.

Available To: nonprofits (501(c)3), state/local govts, schools, tribal governments, national/regional organizations.

Eligible Technology: photovoltaics, solar thermal

Additional Info: <http://www.epa.gov/opptintr/ejp2> or contact: Louise Little(703)841-0483.

EPA Environmental Technology Initiative (ETI)

Funding to promote public health and environmental protection by advancing the development and use of innovative pollution prevention and other environmental technologies.

Available To: public-private partnerships

Eligible Technology: photovoltaics, solar thermal

Additional Info: <http://www.epa.gov/oppe/eti> or contact: ETI infoline: (202)260-2686.

EPA Performance Partnership Grant

Multi-program grant funds that can be used for programs including pollution control and prevention.

Available To: state agencies, Native American tribes

Eligible Technology: photovoltaics, solar thermal

Additional Info: <http://www.epa.gov/watrhome/PPG/ppgtoc.htm> or <http://aspe.os.dhhs.gov/cfda/p66605.htm> or contact: regional EPA office (see *Local Contact Information*)

EPA Sustainable Development Challenge Grants

Competitive grants to leverage private and public sector investment in sustainable communities. Demonstrations or development of community systematic pollution prevention or environmental protection are eligible projects.

Available To: state/local govts, Native American tribes, US territories, schools, nonprofit organizations.

Eligible Technology: photovoltaics, solar thermal

Additional Info: <http://www.epa.gov/regional/statelocal/funding.htm> or contact: regional EPA office (see *Local Contact Information*)

HUD Community Development Block Grant Program

Acquisition, construction, reconstruction, or installation of power generation and distribution facilities are eligible for grant, loan, or subsidy programs.

Available To: nonprofits, local development corporations

Eligible Technology: photovoltaics, solar thermal

Additional Info: <http://www.hud.gov/cpd/cdbgfct.html> or contact local HUD office (see *Local Contact Information*).

Empowerment Zone and Enterprise Community (EZ/EC) Incentives

Business investment tax deductions, employer tax credits, tax-free facility bonds and grants for qualified empowerment zones or enterprise communities. Title XX or Health and Human Services Social Services Block Grants (SSBG) can be used to purchase or improve land or facilities to benefit residents and aid in achievement of self-sufficiency. Renewables could potentially be incorporated in development plans.

Available To: local governments, nonprofits, state agencies designated as EZ/EC.

Eligible Technology: potentially photovoltaics, solar thermal

Additional Info: <http://www.ezec.gov/About/index.html> or 45 CFR Part 96 or contact: USDA EZ/EC team, 1-800 645-4712.

FOUNDATION GRANTS

Beldon Fund Grants

General support and specific project grants up to \$40,000 to address environmental issues primarily at state level. Funding mainly used for organizing, advocacy, outreach, training, coalition-building.

Available to: nonprofits, tax-exempt organizations

Eligible Technology: photovoltaics, solar thermal

Additional Info: <http://www.beldon.org> or contact: Beldon Foundation, 2000 P St. NW, Suite 410, Washington, DC 20036, (202)293-1928.

Ben & Jerry's Foundation Grants

Grants up to \$15,000 for projects that lead to societal, institutional, or environmental change. Quarterly Deadlines: 1/1, 4/1, 7/1, 10/1.

Available to: nonprofits with 501(c)3 status

Eligible Technology: photovoltaics, solar thermal

Additional Info: <http://www.benjerry.com/foundation/index.html> or write: Ben & Jerry's Foundation, c/o Rebecca Golden, 30 Community Drive, S. Burlington VT 05403-6828.

Energy Foundation Grants

Grants to support/accelerate the commercialization of renewable energy. Particular interest in regional initiatives to encourage utility-scale investments through policy research and advocacy.

Available to: nonprofits with 501(c)3 status

Eligible Technology: photovoltaics, solar thermal

Additional Info: <http://www.ef.org/grants/guidelines.html> or contact: The Energy Foundation, Presidio Building 1012, 2nd Fl., Torney Ave, PO Box 29905, San Francisco, CA 94129-0905, (415)561-6700, energyfund@ef.org.

Ittleson Foundation Environmental Grants

Grants for pilot and model projects that test new approaches to solving environmental problems, bring about changes through policy research or add to working knowledge through applied research. Deadlines: 4/1, 9/1.

Available to: nonprofits with 501(c)3 status

Eligible Technology: photovoltaics, solar thermal

Additional Info: <http://www.ittlesonfoundation.org> or contact: Anthony C. Wood, Executive Director, Ittleson Foundation, Inc., 15 E. 67th St. New York, NY 10021.

Joyce Mertz-Gilmore Foundation Grants

General support and specific project grants to promote more efficient use of existing electric energy resources and to develop renewable energy resources.

Available to: nonprofit organizations

Eligible Technology: photovoltaics, solar thermal

Additional Info: <http://www.jmgf.org> or contact: Joyce Mertz-Gilmore Foundation, 218 E. 18th St., New York, NY 10003-3694.

Max and Anna Levinson Foundation Grants

Grants of \$5,000-\$10,000 for environmental projects including energy efficiency and alternative energy.

Available to: nonprofits, individuals

Eligible Technology: photovoltaics, solar thermal

Additional Info: The Max and Anna Levinson Foundation, 1411 Paseo de Peralta, Santa Fe, NM 87501-4326, levinson@igc.apc.org

Charles A. and Anne Morrow Lindbergh Foundation Grants

Grants up to \$10,580 to fund pilot or educational projects or innovative research which focuses on a balance between technology advance and conservation of natural resources in the natural/human environment.

Available to: schools, individuals, non-profits, govt agencies.

Eligible Technology: photovoltaics, solar thermal

Additional Info: <http://www.mtn.org/lindfdtn/grantssummary.html> or contact: The Charles A. and Anne Morrow Lindbergh Foundation, 708 South 3rd Street, Suite 110, Minneapolis, MN 55415-1141, (612)338-1703, lindfdtn@mtn.org.

Surdna Foundation Grants

Project and general support grants to promote policy and regulatory reform in renewables and energy efficiency to lead to market-based solutions, community sustainability, and grassroots education.

Available to: nonprofits with 501(c)3 status

Eligible Technology: photovoltaics, solar thermal

Additional Info: <http://www.surdna.org> or contact: Edward Skloot, Executive Director, Surdna Foundation, Inc., 330 Madison Ave., 30th Fl., New York, NY 10017-5001, request@surdna.org

Turner Foundation Grants

Project and general support grants to promote energy efficiency, renewable energy, and improved transportation policies and practices.

Available to: nonprofits with 501(c)3 status

Eligible Technology: photovoltaics, solar thermal

Additional Info: <http://www.turnerfoundation.org/turner/energy.html> or contact: Peter Bahouth, Exec. Director, Turner Foundation, One CNN Center, Suite 1090-South Tower, Program Dept., Atlanta, GA 30303.

FEDERAL/GENERAL LOAN PROGRAMS

USDA Rural Business Cooperative Services (RBS) Loans

Various loans to promote rural economic development and job creation. Funding is available for Business and Industry (B&I) Direct Loans, B&I Guaranteed Loans, Rural Economic Development Loans, and an Intermediary Relending program.

Available To: rural utility services, cooperatives, corporations, municipal, nonprofits, Indian tribes, public agencies, others.

Eligible Technology: potentially photovoltaics, solar thermal

Additional Info: <http://www.seia.org/mrfedloan.htm> or <http://www.rurdev.usda.gov/rbs>, “Business Programs”, or contact local Rural Development office (*See Local Contact Information*).

USDA Rural Housing Service (RHS) Loans

Various loans and loan guarantees for purchase, construction, repair, or improvement of homes and community facilities.

Available To: rural residential, municipal, non-profits, Indian tribes

Eligible Technology: potentially photovoltaics, solar thermal

Additional Info: <http://www.rurdev.usda.gov/agency/rhs/rhsprog.html> or contact local Rural Development Office (*See Local Contact Information*)

USDA Rural Utility Services (RUS) Loan Program

The Generation & Transmission Loan guarantee and Direct Loan are the two loan programs for electric services.

Available To: rural G&T companies and cooperatives, Navajo Tribal Utilities Authority, others.

Eligible Technology: photovoltaics

Additional Information: <http://www.seia.org/mrfedloan.htm>

EPA Energy Star Mortgages

Mortgage financing that enables consumers to purchase a home at least 30% more efficient than the 1992 Model Energy Code at a lower total monthly cost than a standard house. Financing done through a private Energy Star partner.

Available To: residential

Eligible Technology: photovoltaics, solar thermal

Additional Info: <http://www.epa.gov/energystar.html> or call 1-888 STAR-YES.

EPA Energy Star Loans

Lower interest rate fixed term loans for high efficiency residential heating and space conditioning equipment. Available from Energy Star Loan Partners.

Available To: residential, contractors

Eligible Technology: solar thermal

Additional Info: <http://www.epa.gov/energystar.html> or contact 1-888-STAR-YES. Contractors call 1-800-261-0722.

SBA 7A Standard Small Business Loan

Loan with interest rate negotiated between bank and borrower. Maximum rate is prime plus up to 2.75%. Energy Savings must positively affect the business cash flow and have a payback period of less than 10 years.

Available To: small businesses

Eligible Technology: photovoltaics, solar thermal

Additional Info: <http://www.eren.doe.gov/consumerinfo/refbriefs/l113.html>, or <http://www.seia.org/mrfedloan.htm>, <http://www.sba.gov/financing/7aloan.html>, or contact local SBA office (*see Local Contact Information*).

SBA 7A-12 Energy Loan Program

Loan guarantees up to \$750,000 or 75% of loan amount, or up to 80% for loans less than \$100,000. Maximum

interest rate is prime plus 2.75%. Terms for working capital is 7 yrs, equipment 10 yrs, and building 25 yrs.

Available To: small businesses

Eligible Technology: photovoltaics, solar thermal

Additional Info: <http://www.eren.doe.gov/consumerinfo/refbriefs/1113.html> or <http://www.seia.org/mrfedloan.htm> or contact local SBA field office (See *Local Contact Information*)

Federal National Mortgage Association (Fannie Mae) Residential Energy Efficiency Improvement Loan

Fannie Mae partners with utilities to provide below-market interest rate, consumer loans up to \$15,000 to install energy efficient improvements.

Available To: residential

Eligible Technology: photovoltaics, solar hot water systems

Additional Info: www.seia.org/mrfedloan.htm; www.fanniemae.com, or contact: David Carey (202)752-3821.

HUD Section 184 Indian Home Loan Guarantee Program

Guaranteed loans for acquisition or rehabilitation of existing or new houses.

Available To: Native Americans and Indian housing authorities

Eligible Technology: photovoltaics, solar thermal

Additional Info: <http://aspe.os.dhhs.gov/cfda/p14865.htm> or <http://www.seia.org/mrfedloan.htm>

HUD Federal Housing Administration (FHA) Energy Efficient Mortgage Program

FHA insures home mortgages to allow up to 5% appraised value (\$8,000 max) increase in base loan amount for cost-effective energy measures. Includes new construction and existing homes.

Available To: residential

Eligible Technology: solar hot water systems

Additional Info: <http://www.seia.org/mrfedloan.htm>, or <http://www.hud.gov/insured.html>

VA Mortgage Loan Guarantee Program

Home loan guarantee or insurance up to \$203,000 for buying, building, or improving a home.

Available To: residential (veterans, certain service personnel and certain unremarried surviving spouses)

Eligible Technology: photovoltaics, solar thermal

Additional Info: <http://www.gsa.gov/fdac/queryfdac.htm>, enter “solar” or contact local VA office.

GMAC Mortgage Company Loans

General Motors Acceptance Corp. offers mortgage financing at or below commercial rates for homeowners who want to include solar energy systems on new or existing houses.

Available To: residential

Eligible Technology: photovoltaics, solar thermal

Additional Info: <http://www.gmacmortgage.com> or call 1-800-964-GMAC.

American Express Credit Card Equipment Financing

The corporate card for small businesses can be used to purchase energy efficiency and alternative energy devices up to \$25,000 with a repayment schedule up to five years.

Available To: small businesses (with Amer Exp. corporate accounts)

Eligible Technology: photovoltaics, solar thermal

Additional Info:

<http://www.americanexpress.com/smallbusiness/services/services/financing.shtml> or call 1-800-403-1288.

LOCAL CONTACT INFORMATION

State Energy Offices

Illinois

David Loos, Dept. Of Commerce and Community Affairs, 325 W. Adams, Springfield, IL 62701, (217) 785-3969.

Indiana

Niles Parker, Dept. of Commerce, Energy Policy Division, Indiana Commerce Center, One North Capitol, Suite 700, Indianapolis, IN 46204-2248, (317) 232-8970.

Iowa

David Downing, Energy & Geological Resources Div., Dept. of Natural Resources, Wallace State Office Building, East 9th Grand Ave, Des Moines, IA 50319-0034, (515) 281-4876.

Michigan

Residential: Jerry Nash (517) 334-7236

Commercial: John Sarver (517) 334-7234

Michigan Department of Consumer and Industry Services, PO Box 30004, Lansing, MI 48909-0034.

Minnesota

Rory Artig, Department of Public Service, 121 7th Place East, Suite 200, St. Paul, MN 55101-2145, (612)297-2326.

Missouri

Mike Bumgardener (573) 751-7658 or Orville Travis (573) 526-4875

Division of Energy, Department of Natural Resources, 1500 South Ridge, PO Box 176, Jefferson City, MO 65102-0176.

Ohio

Helen Ford, Department of Development, 77 South High St., PO Box 1001, Columbus, OH 43216-1001, (614)466-7385.

Wisconsin

Don Wichert, Wisconsin Division of Energy and Intergovernmental Relations, Department of Administration, 101 East Wilson St., PO Box 7868, Madison, WI 53707-7868, (608) 266-7312.

SEIA (Solar Energy Industries Association) Members

Illinois, Indiana, Michigan, Minnesota, Ohio, Wisconsin

Mark Tuttle, Solar Works, 1432 Whitefish Lake Road, Sandlake, MI 40343, (616) 636-4995.

Iowa, Missouri

Bill Roush, Solar Electric Systems of Kansas City, Inc., 13700 West 108th St., Lenexa, KS, 66215, (913)338-1939, www.solarbeacon.com.

USDA Rural Development - State Offices

Illinois

Illini Plaza, Suite 103, 1817 South Neil Street, Champaign, IL 61820, (217) 398-5235.

Indiana

5975 Lakeside Boulevard Indianapolis, Indiana 46278, (317) 290-3100.

Iowa

210 Walnut Street, Federal Building, Suite 873, Des Moines, IA 50309, (515) 284-4663.

Michigan

3001 Coolidge Road, Ste 200, E. Lansing, MI 48823, (517) 337-6635.

Minnesota

410 Farm Credit Service Building, 375 Jackson Street, St. Paul, MN 55101-1853, (612) 602-7800.

Missouri

601 Business Loop 70 West, Parkade Center, Suite 235, Columbia, MO 65203, (314) 876-0976.

Ohio

Federal Building, Rm. 507, 200 North High St, Columbus, OH 43215, (614) 469-5608.

Wisconsin

4949 Kirschling Court , Stevens Point, WI 54481, (715) 345-7600.

Environmental Protection Agency (EPA) - Regional Offices

Illinois, Indiana, Michigan, Minnesota, Ohio, Wisconsin:

USEPA Region 5, 77 W. Jackson Blvd. Chicago, IL 60604, (312) 353-5791.

Iowa, Missouri:

US EPA Region 7, 726 Minnesota Ave, Kansas City, KS 66101, (913)551-7661.

Small Business Administration -Local Offices

Illinois:

- Chicago Regional/District Office: 500 W. Madison St. Chicago, IL 60661-2511, (312)353-5000/ (312)353-4528.
- Springfield Branch Office: 511 W. Capitol Ave, Springfield, IL 62704, (217)492-4416.

Indiana

- Indianapolis District Office: 429 N. Pennsylvania, Indianapolis, IN 46204-1873, (317)226-7272.

Iowa

- Call 1-800-U-ASK-SBA

Michigan

- Detroit District Office: 477 Michigan Ave, Detroit, MI 48226, (313)226-6075.
- Marquette Branch Office: 501 S. Front St. Marquette, MI 49855, (906)225-1108.

Minnesota

- Minneapolis District Office: 100 N. 6th St., Minneapolis, MN 55403, (612)370-2324.

Missouri

- Call 1-800-U-ASK-SBA

Ohio

- Cincinnati Branch Office: 525 Vine St., Cincinnati, OH 45202, (513)684-2814.
- Cleveland District Office: 1111 Superior Ave, Cleveland, OH 44114-2507, (216) 522-4180.
- Columbus District Office: 2 Nationwide Plaza, Columbus, OH 43215-2592, (614)469-6860.

Wisconsin

- Madison District Office: 212 E. Washington Ave, Madison, WI 53703, (608)264-5261.
- Milwaukee Branch Office: 310 W. Wisconsin Ave, Milwaukee, WI 53203, (414)297-3941.

Housing and Urban Development (HUD) - State Offices

Illinois

The Ralph Metcalfe Federal Building, 77 West Jackson Blvd., Chicago, IL 60604-3507, (312) 353-6236.

Indiana

151 N. Delaware St., Suite 1200, Indianapolis, IN 42604-2526, (317)226-6303.

Iowa

210 Walnut St., Rm. 239, Des Moines, IA 50309-2155, (515)284-4512.

Michigan

Detroit State Office, (313) 226-7900.

Minnesota

State Office, (612)370-3000.

Missouri

Kansas/Missouri State Office: 400 State Ave, Gateway Tower II, Kansas City, KS 66101, (913) 551-5484.

Ohio

State Office: 200 North High Street, Columbus, OH 43215, (614) 469-5737.

Wisconsin

310 W. Wisconsin Avenue - Suite 1380, Milwaukee, WI 53203-2289, (414) 297-3214 .

ILLINOIS

STATE TAX INCENTIVES:

Special Assessment for Renewable Energy Systems Property Tax Incentive

Solar equipment is valued at no more than conventional energy systems for property tax purposes.

Available To: commercial, industrial, residential

Eligible Technology: photovoltaics, solar thermal

Additional Info: <http://www.ncsc.ncsu.edu/dsire.htm> "Table of State Financial Incentives," or contact: David Loos, Illinois Dept. Of Commerce and Community Affairs, Bureau of Energy and Recycling, 325 W. Adams, Rm 300, Springfield, IL 62704, (217)785-3969.

GRANTS:

Alternative Energy Bond Fund Program

Grant of up to 100% project capital cost (up to \$1,000,000).

Available To: commercial, industrial

Eligible Technology: photovoltaics, solar thermal

Additional Info: http://www.commerce.state.il.us/dcca/files/bear/energy/alt_new.htm or contact: David Loos, Illinois Dept. Of Commerce and Community Affairs, Bureau of Energy and Recycling, 325 W. Adams, Rm 300, Springfield, IL 62704, (217)785-3969.

Renewable Energy Resources Program Grants (Public Act 90-561, Art. 6)

Grants for renewable energy systems purchased/constructed after Jan. 1, 1998 for customers of IOUs, municipal utilities, or electric co-ops that impose a renewable Energy Resources and Coal Technology Development Assistance Charge.

Available To: schools, nonprofits, individuals, commercial, state local government units.

Eligible Technology: photovoltaics, solar thermal

Additional Info: contact: Bureau of Energy and Recycling, Alternative Energy Development Section, Illinois Department of Commerce and Community Affairs, 325 W. Adams, Room 300, Springfield, IL 62704.

Renewable Energy Resources Program Rebates (Public Act 90-561, Art. 6)

Rebates up to \$5,000 for customers of IOUs, municipal utilities, or electric co-ops that impose a renewable Energy Resources and Coal Technology Development Assistance Charge.

Available To: schools, non-profits, individuals

Eligible Technology: photovoltaics, solar thermal

Additional Info: contact: Bureau of Energy and Recycling, Alternative Energy Development Section, Illinois Department of Commerce and Community Affairs, 325 W. Adams, Room 300, Springfield, IL 62704.

INDIANA

STATE TAX INCENTIVES:

Renewable Energy Systems Exemption - Property Tax Incentive

Property tax exemption allowed every year a system exists on the property

Available To: residential (including mobile homes)

Eligible Technology: photovoltaics, active solar water and space heating

Additional Info: <http://www.ncsc.ncsu.edu/dsire.htm>, "Table of State Financial Incentives," or contact: Niles Parker, Dept. Of Commerce, Energy Policy Division, One North Capitol, #700, Indianapolis, IN 46204-2248, (317)232-8970.

GRANTS:

Alternative Energy Systems Program Grant

Grant of \$2,000-\$10,000 available for equipment and installation costs of renewable energy projects. Grantees provide at least 20% equipment/material cost.

Available To: commercial, industrial, universities, institutions

Eligible Technology: photovoltaics, solar thermal

Additional Info: www.ncsc.ncsu.edu/dsire.htm or contact: Niles Parker, Energy Policy Division, Indiana Dept. Of Commerce, One N. Capitol, Suite 700, Indianapolis, IN 46204-2248, (317)232-8970.

OTHER:

Net Metering Program

For generators producing less than 1,000 kWh per month, net excess generation is granted to the utilities. Utilities purchase net generation from electricity producers producing more than 1,000 kWh per month at a rate equaling an average of marginal running costs of the utility adjusted for line losses.

Available To: commercial, industrial, residential, government

Eligible Technology: photovoltaics, solar thermal

Additional Info: www.ncsc.ncsu.edu/dsire.htm, "State Programs and Regulatory Policies Summary" or <http://www.conwaygreene.com/cgi-bin/foliocgi.exe/Iac.nfo/>, "Title 170: Section 4-4.1-7", or contact: Jerry Webb, Indiana Utility Regulatory Commission, E303, 302 W. Washington St. Indianapolis, IN 46204, (317)232-2702.

IOWA

STATE TAX INCENTIVES:

Property Tax Exemption

The tax assessor must disregard the value added to a property by the installation of a solar energy system.

Available To: residential, commercial, industrial, agricultural

Eligible Technology: photovoltaics, solar thermal

Additional Info: <http://www.ncsl.org/programs/esnr/incentiv.htm> or <http://www2.legis.state.ia.us/IACODE/1995/441/21.html>

GRANTS:

Iowa Energy Center Grants for Energy Efficiency and Renewable Energy

Various grant initiatives and research grants for renewable energy.

Available To: commercial, industrial, residential, non-profit

Eligible Technology: photovoltaics, solar thermal

Additional Info: <http://www.energy.iastate.edu/grants/grantops.html> or contact: Keith Kutz, Iowa Energy Center, 2521 Elwood, Ste 124, Ames, IA 50010. (515)294-8819, kkutz@energy.iastate.edu

LOANS:

Energy Bank Program

Zero percent interest loan that can be repaid by energy savings for energy efficiency improvements.

Available To: commercial, public, nonprofit, schools, local govts.

Eligible Technology: photovoltaics, solar thermal

Additional Info: www.ncsc.ncsu.edu/dsire.htm, "Table of State Financial Incentives," or contact: Kimberly Baxter, Iowa Dept. Of Natural Resources, (515)281-8681.

Alternative Energy Revolving Loan Program (AERLP)

AERLP provides a zero percent interest loan for half of a project cost up to \$250,000. The maximum payback term is 20 years. Applications due: 3/31, 10/31 annually.

Available To: commercial, industrial, residential, all

Eligible Technology: photovoltaics, solar thermal

Additional Info: <http://www.energy.iastate.edu/AERLP/loans.html>, or contact: Keith Kutz, Iowa Energy Center, 2521 Elwood, Suite 124, Ames, IA 50010 (515)294-8819, kkutz@energy.iastate.edu

OTHER:

Net-Metering

Electric utilities shall pay a customer-generator for excess kilowatt-hours generated by the customer from renewable energy resources. Payment will be at the utility's avoided cost.

Available To: residential

Eligible Technology: photovoltaics

Additional Info: <http://www2.legis.state.ia.us/GA/77GA/Legislation/SF/02300/SF02390/Current.html>

MICHIGAN

OTHER:

Detroit Edison's Solar Schools

Commercial partners donate 1.5 kW of solar capacity credits to Southeastern Michigan school districts. The program also includes a two-week curriculum on solar and renewable energy.

Available To: participating schools in Detroit Edison service area

Eligible Technology: photovoltaics

Additional Info: <http://www.detroitedison.com/aboutus/news/solar97.html> or contact Mary Kay Bean, (313)235-8809, or Lorie Kessler, (313)235-8807.

Detroit Edison's SolarCurrents*

Green pricing program to purchase power from central solar power facilities. Solar power is purchased in 100 watt blocks for \$6.59 per month.

Available To: residential, commercial (in Detroit Edison service area)

Eligible Technology: photovoltaics

Additional Info: http://www.detroitedison.com/business/sol_intro.html or contact SolarCurrents program manager at 1-800 435-5132.

* Participants in this program would not be eligible Million Solar Roofs partners.

MINNESOTA

STATE TAX INCENTIVES:

Renewable Energy Equipment Accelerated Corporate Income Tax Credit

Accelerated depreciation provisions for renewable energy systems, mirroring federal MCARS. 5-yr, 200% declining balance.

Available To: commercial, industrial

Eligible Technology: photovoltaics, active solar water/space heat

Additional Info: <http://www.ncsc.ncsu.edu/dsire.htm>, "Table of State Financial Incentives," or contact: Rory Artig, Minnesota Dept. of Public Service, Energy Division, 121 E. 7th Pl. Suite 200, St. Paul, MN 55101-2145, (612)297-2326

Wind & Photovoltaics Property Tax Exemption

Property tax exemption: <2 MW: exempt for life; 2-12 MW: 9% subj. to tax; >12 MW: 30% subj. to tax

Available To: commercial, residential, utility

Eligible Technology: photovoltaics

Additional Info: <http://www.ncsc.ncsu.edu/dsire.htm>, "Table of State Financial Incentives," or contact: Rory Artig, Minnesota Dept. of Public Service, Energy Division, 121 E. 7th Pl. Suite 200, St. Paul, MN 55101-2145, (612)297-2326

Solar & Wind Energy Equipment Sales Tax Exemption

State sales tax exemption in effect for wind and photovoltaic equipment.

Available To: commercial, industrial, residential

Eligible Technology: photovoltaics

Additional Info: <http://www.ncsc.ncsu.edu/dsire.htm>, "Table of State Financial Incentives," or contact: Rory Artig, Minnesota Dept. of Public Service, Energy Division, 121 E. 7th Pl. Suite 200, St. Paul, MN 55101-2145, (612)297-2326.

LOAN PROGRAMS:

Home Energy Loans/Home Improvement Loans

Minnesota Housing Finance Agency offers energy loans at 8% interest, and improvement loans at 2-8% interest. Energy loans are for \$1,000 to \$8,000.

Available To: residential

Eligible Technology: solar space/water heaters

Additional Info: <http://www.mhfa.state.mn.us/images/hiprog.htm> or call the consumer info line at 1-800-710-8871.

Housing Finance Agency Great Minnesota Fix-up Fund

The Minnesota Housing Finance Agency offers home improvement loans of up to \$25,000 with interest rates of 2-8% to low and moderate income households for livability and energy efficiency improvements.

Available To: residential (Low/Moderate income)

Eligible Technology: solar space/water heaters

Additional Info: <http://www.mhfa.state.mn.us/images/hiprog.htm> or call the consumer info line at 1-800-710-8871.

OTHER:

Net Metering

Utilities must purchase up to 40kW net excess generation from renewable energy production at average retail rate.

Available To: commercial, industrial, residential, investor-owned utilities, municipalities, rural co-ops, public owned utilities.

Eligible Technology: photovoltaics

Additional Info: <http://www.ncsc.ncsu.edu/dsire.htm>, "State Programs and Regulatory Policies Summary," or contact: Rory Artig, Minnesota Department of Public Service, Energy Division, 121 E. 7th Pl, Suite 200, St. Paul,

MN 55101-2145, (612)297-2326.

Northern States Power Solar Advantage

NSP installs a \$15-20K PV system on houses to generate ~200kWh/month. Excess power is sold to NSP at the residential rate. Customers pay \$50/month for 5 yrs, after which time they can purchase the system for \$3,000, renew the 5 yr contract, or have the system removed. After 10 yrs, the system can be purchased for \$1.

Available To: residential

Eligible Technology: photovoltaics

Additional Info: <http://www.nspco.com/enrgwise/solaradv.htm> Or contact: Mark Rogers, Northern States Power Company, Electric Marketing, 414 Nicollet Mall, Minneapolis, MN 55402, (612)330-5500.

MISSOURI

LOAN PROGRAMS:

Low Cost Efficiency Loan Funds

Loans at fixed interest rate below the market rate are available for energy efficiency and renewable energy projects. Assistance targets are public schools and local governments, including hospitals operated by local governments.

Available To: Public

Eligible Technology: photovoltaics, solar water heating, active solar space heat

Additional Info: http://www.state.mo.us/dnr/de/home_de.htm or contact: Bonnie Higden, Dept. of Natural Resources, Energy Information Center, PO Box 176, Jefferson City, MO 65102-0176, (573)751-6654.

Incremental Energy Efficiency Design Fund

Funds are available to state agencies for enhanced design of new construction to reduce energy operating costs.

Available To: state facilities

Eligible Technology: photovoltaics, solar water heating.

Additional Info: http://www.state.mo.us/dnr/de/home_de.htm or contact: Bonnie Higdon, Dept of Natural Resources, Energy Information Center, PO Box 176, Jefferson City, MO 65102-0176, (573)751-6654.

OHIO

STATE TAX INCENTIVES:

Conversion Facilities Tax Exemption

Property tax, state sales tax, state use tax, and state franchise tax (if applicable) exemptions for energy conversion, solid waste energy conversion, or thermal efficiency improvements.

Available To: commercial, industrial

Eligible Technology: photovoltaics, solar thermal

Additional Info: <http://www.ncsc.ncsu.edu/dsire.htm>, "Table of State Financial Incentives," or contact: John Greenway, Ohio Dept. of Development, Office of Energy Efficiency, 77 South High St. 26th Fl., Columbus, OH 43216-1001, (614) 466-6797.

WISCONSIN

STATE TAX INCENTIVES:

Solar & Wind Energy Equipment Property Tax Exemption

Property tax exemption for solar equipment.

Available To: commercial, industrial, residential, utility

Eligible Technology: photovoltaics, solar thermal

Additional Info: <http://www.ncsc.ncsu.edu/dsire.htm>, "Table of State Financial Incentives," or contact: Don Wichert, Wisconsin Energy Bureau, PO Box 7868, Madison WI 53707-7868, (608)266-7312

GRANTS:

Renewable Energy Assistance Program (REAP)

Technical Assistance grants: 50% (up to \$15,000). Construction grants: 10-20% (up to \$75,000), Construction grants are performance-based.

Available To: commercial, industrial, municipal, nonprofit

Eligible Technology: photovoltaics, solar thermal

Additional Info: <http://badger.state.wi.us/agencies/dod/html/recyc.html> or contact: Don Wichert, Wisconsin Energy Bureau, PO Box 7868, Madison WI 53707-7868, (608)266-7312

LOAN PROGRAMS:

Wisconsin Public Service Residential Financing Program

Wisconsin Public Service Co. will finance equipment/projects from \$1,000-\$15,000 from 1-10 years with competitive interest rates.

Available To: residential (owners/occupants of single to four family residences in Wisconsin Public Service Co. area)

Eligible Technology: solar water heating installation & repair

Additional Info: <http://www.wpsc.wpsr.com/psmenu/rez/rezfin.html>, or contact: 1-800-450-7260

OTHER:

Renewable Energy Incentive Payment (Advance Plan 6)

Incentive payment of 0.75 cents/kWh for 20 years for solar thermal or photovoltaics to investor-owned utilities for generation and purchase of non-utility renewable power. Facilities must receive construction authority by 12/31/98.

Available To: investor-owned utilities

Eligible Technology: photovoltaics, solar thermal

Additional Info: Contact the Public Service Commission of Wisconsin, PO Box 7854, Madison WI 53707 (608)266-2072.

Wisconsin Public Service SolarWise for Schools

12kW PV rooftop installation funded by contributions to Wisc. Public Service Co.

Available To: high schools (in Wisconsin Public Service area)

Eligible Technology: photovoltaics

Additional Info: <http://www.wpsr.com/foundat/swschool.html> or contact: Customer Service 1-800-450-7260.

Wisconsin Electric Curtailable/Interruptible rate

Lower electric rates for customers who agree to curtail or give Wisconsin Electric control of predetermined loads on limited numbers of critical days. Customers could choose to supplement their power with renewables.

Available To: commercial customers

Eligible Technology: N/A

Additional Info: <http://www.wisenergy.com/pages/busprices04.html>

Wisconsin Electric Energy for Tomorrow Request for Proposal

Five and ten year contracts to provide a total of 5 MW of capacity from renewable energy sources to Wisconsin Electric. Proposals due 9/15/98, 1/15/99, 5/17/99, 9/15/99.

Available To: All bidders, preference to Wisconsin projects.

Eligible Technology: photovoltaics, solar thermal

Additional Info: <http://www.wisenergy.com/pages/5mwrfp.html> or contact: Phil Theisen, (414) 221-2473.

Net Metering

Utilities must purchase up to 20kW net excess generation at average retail rate.

Available To: commercial, industrial, residential, government, investor-owned utilities.

Eligible Technology: photovoltaics, solar thermal

Additional Info: <http://www.ncsc.ncsu.edu/dsire.htm>, "State Programs and Regulatory Policies Summary," or contact: Paul Helgeson, Public Service Commission of Wisconsin, PO Box 7854, Madison, WI 53707-7854, (608)266-2072.

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